

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Title: CONFIGURING
PROCESSING
RELATIONSHIPS
AMONG ENTITIES OF
AN ORGANIZATION

[illegible]

Atty. Dkt. No: 5053-30801

CERTIFICATE OF ELECTRONIC TRANSMISSION
UNDER 37 C.F.R. §1.8

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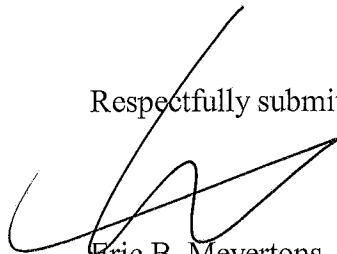
Jackie L. Pitre
Jackie L. Pitre

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plurality of lower level processing relationship objects in the processing relationship structure are descendents of the highest level processing relationship object, wherein one or more of the lower level processing relationship objects represents an FSO physical entity that has a physical presence or manifestation, wherein the FSO physical entity is a bank branch office or a bank regional office, wherein one or more of the other lower level processing relationship objects represents a functional area, wherein the functional area is a credit card issuer or an acquirer of credit card payments.

If fees are required or if any fees have been overpaid, please appropriately charge or credit those fees to Meyertons, Hood, Kivlin, Kowert & Goetzel, P.C. Deposit Account Number 50-1505/5053-30801/EBM.

Respectfully submitted,



Eric B. Meyertons
Reg. No. 34,876

Attorney for Applicant

MEYERTONS, HOOD, KIVLIN, KOWERT & GOETZEL, P.C.
P.O. BOX 398
AUSTIN, TX 78767-0398
(512) 853-8800 (voice)
(512) 853-8801 (facsimile)

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